



**(43) International Publication Date**  
**7 October 2004 (07.10.2004)**

**PCT**

**(10) International Publication Number**  
**WO 2004/086190 A3**

**(51) International Patent Classification<sup>7</sup>:** G06F 17/60

**KANG, David, Young-June. LISTWON, Benjamin,  
Gregg. LEVCHIN, Max, R..**

**(21) International Application Number:**  
PCT/US2004/008683

(74) Agent: STEFFEY, Charles, E.; Schwegman, Lundberg, Woessner & Kluth P.A., P.O. Box 2938, Minneapolis, MN 55402 (US).

**(22) International Filing Date:** 18 March 2004 (18.03.2004)

**(25) Filing Language:** English

**(81) Designated States** (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(26) **Publication Language:** English

**(30) Priority Data:**

60/456,504	21 March 2003 (21.03.2003)	US
10/749,684	31 December 2003 (31.12.2003)	US

(71) **Applicant** (for all designated States except US): **EBAY INC.** [US/US]; 2145 Hamilton Avenue, San Jose, California 95125 (US).

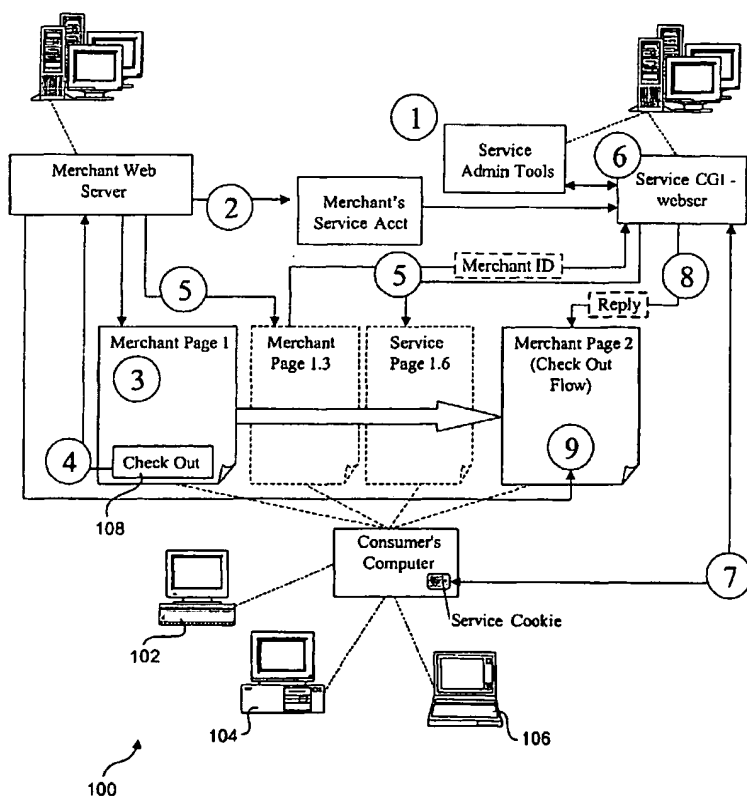
**(72) Inventors; and**

**(75) Inventors/Applicants (for US only):** LI, David, Ching.

**(84) Designated States** (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),

[Continued on next page]

**(54) Title:** METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE



**(57) Abstract:** Method and architecture for facilitating payment to e-commerce merchants via a payment service. The method enables consumer users of an electronic storefront hosted by a merchant to make purchases via the payment service, where the interactions between the electronic storefront (3) and the payment service are transparent to the user. In response to a user check-out request, the user's browser is directed to a payment service (5) web site. Information from which authorization for use of the payment service may be determined is passed to the payment service. The payment service then returns the browser to a selected check-out flow (9) hosted by the electronic storefront, wherein the check-out flow provides an option to use the payment service if the user and merchant are authorized to do so, otherwise the check-out flow does not include the payment service option.



Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Published:**

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

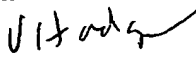
(88) Date of publication of the International search report:  
9 June 2005

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/08683

<b>A. CLASSIFICATION OF SUBJECT MATTER</b>		
IPC(7) : G 06 F 17/60		
US CL : 705/26,40,42		
According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>		
Minimum documentation searched (classification system followed by classification symbols)		
U.S. : 705/26,40,42		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
West		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,931,917 (Nguyen et al.) 03 August 1999 (03.08.1999), column 15, line 37 to column 25, line 30.	1-29
Y	US 6,058,373 (Blinn et al.) 02 May 2000 (02.05.2000), figure 5, column 1 line 6 to column 3, line 50.	1-29
Y	US 6,535,880 B1 (Musgrove et al.) 18 March 2003 (18.03.2003), column 3, line 25 to column 4, line 21.	1-29
Y	US 6,324,525 B1 (Kramer et al.) 27 November 2001 (27.11.2001), figure 3,28,30. column 4, lines 41 to 67.	1-29
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents:		
"A"	document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E"	earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P"	document published prior to the international filing date but later than the priority date claimed	
Date of the actual completion of the international search		Date of mailing of the international search report
01 April 2005 (01.04.2005)		04 MAY 2005
Name and mailing address of the ISA/US		Authorized officer
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450		Vincent Millin 
Facsimile No. (703)305-3230		Telephone No. (703) 306-4177